

KARTCHNER

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

In re:	§	
	§	
GERBER, PEGGY RUTH	§	Case No. 4-12-BK-19427-BMW
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/29/2012 . The undersigned trustee was appointed on 04/18/2019 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 16,290.96

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	260.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 16,030.96

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/10/2019 and the deadline for filing governmental claims was 02/25/2013 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,004.82 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 60.00 as interim compensation and now requests a sum of \$ 1,944.82 , for a total compensation of \$ 2,004.82 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 27.21 , for total expenses of \$ 27.21 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/26/2020 By: /s/Stanley J. Kartchner
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 12-19427 BMW Judge: BRENDA MOODY WHINERY
Case Name: GERBER, PEGGY RUTH

Trustee Name: Stanley J. Kartchner
Date Filed (f) or Converted (c): 08/29/12 (f)
341(a) Meeting Date: 10/30/12
Claims Bar Date: 10/10/19

For Period Ending: 03/26/20

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RESIDENCE: 2640 S PANTHER PL TUCSON AZ 85730	160,000.00	0.00		0.00	FA
2. CASH ON HAND	50.00	0.00		0.00	FA
3. BANK OF THE WEST CHECKING	0.00	0.00		0.00	FA
4. CAPITAL ONE BANK CHECKING	9.48	0.00		0.00	FA
5. LIVING ROOM COUCH	15.00	0.00		0.00	FA
6. LIVING ROOM CHAIR	15.00	0.00		0.00	FA
7. COFFEE AND END TABLES	25.00	0.00		0.00	FA
8. LIVING ROOM LAMP	10.00	0.00		0.00	FA
9. BEDS	100.00	0.00		0.00	FA
10. DRESSERS	100.00	0.00		0.00	FA
11. BEDROOM LAMPS	5.00	0.00		0.00	FA
12. TELEVISION	50.00	0.00		0.00	FA
13. STOVE	125.00	0.00		0.00	FA
14. REFRIGERATOR	125.00	0.00		0.00	FA
15. VACUUM CLEANER	25.00	0.00		0.00	FA
16. SMALL KITCHEN APPLIANCES	20.00	0.00		0.00	FA
17. LAWN AND GARDEN EQUIP	20.00	0.00		0.00	FA
18. HOME COMPUTER	100.00	0.00		0.00	FA
19. WEARING APPAREL	100.00	0.00		0.00	FA
20. WATCH MAIN DOCUMENT PAGE 14 OF 55	10.00	0.00		0.00	FA
21. VEHICLE: 2001 JEEP CHEROKEE	4,650.00	0.00		0.00	FA
22. OFFICE EQUIP	20.00	0.00		0.00	FA
23. FAMILY PETS	15.00	0.00		0.00	FA
24. CLASS ACTION SETTLEMENT (u)	0.00	16,181.19		16,290.96	FA

Gross Value of Remaining Assets

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$165,589.48	\$16,181.19		\$16,290.96	\$0.00 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/19 Current Projected Date of Final Report (TFR): 03/13/20

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 12-19427 -BMW
Case Name: GERBER, PEGGY RUTH

Trustee Name: Stanley J. Kartchner
Bank Name: Axos Bank
Account Number / CD #: *****4789 Checking Account - Non Interest

Taxpayer ID No: *****9419
For Period Ending: 03/26/20

Blanket Bond (per case limit): \$ 27,456,481.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/11/20	24	WELLS FARGO AUTO	BALANCE FORWARD	1229-000	16,290.96		0.00
02/19/20	010001	CLERK OF THE U.S. BANKRUPTCY COURT 38 S. SCOTT AVE TUCSON, AZ 85701	CPI OVERPAYMENT REIMBURSEMENT REOPENING FEE	2700-001		260.00	16,290.96 16,030.96

COLUMN TOTALS	16,290.96	260.00	16,030.96
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	16,290.96	260.00	
Less: Payments to Debtors		0.00	
Net	16,290.96	260.00	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - Non Interest - *****4789	16,290.96	260.00	16,030.96
	16,290.96	260.00	16,030.96
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 16,290.96 260.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: March 26, 2020

Case Number: 12-19427 Claim Class Sequence
Debtor Name: GERBER, PEGGY RUTH

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
999 8200-00	PEGGY RUTH GERBER 2640 S PANTHER PL. PIMA-AZ TUCSON, AZ 85730	Unsecured		\$3,742.74	\$0.00	\$3,742.74
000001 070 7100-00	CAVALRY SPV I, LLC PO BOX 27288 TEMPE, AZ 85282	Unsecured		\$6,010.55	\$0.00	\$6,010.55
000002 070 7100-00	ATLAS ACQUISITIONS LLC 294 UNION ST. HACKENSACK, NJ 07601	Unsecured		\$4,159.16	\$0.00	\$4,159.16
Case Totals:				\$13,912.45	\$0.00	\$13,912.45

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 4-12-BK-19427-BMW

Case Name: GERBER, PEGGY RUTH

Trustee Name: Stanley J. Kartchner

Balance on hand \$ 16,030.96

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stanley J. Kartchner	\$ 2,004.82	\$ 60.00	\$ 1,944.82
Trustee Expenses: Stanley J. Kartchner	\$ 27.21	\$ 0.00	\$ 27.21

Total to be paid for chapter 7 administrative expenses \$ 1,972.03

Remaining Balance \$ 14,058.93

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 10,169.71 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	CAVALRY SPV I, LLC	\$ 6,010.55	\$ 0.00	\$ 6,010.55
000002	ATLAS ACQUISITIONS LLC	\$ 4,159.16	\$ 0.00	\$ 4,159.16

Total to be paid to timely general unsecured creditors \$ 10,169.71

Remaining Balance \$ 3,889.22

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 146.48 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 3,742.74 .